<div align="center">REMARKS</div>

I.   Status of claims

Claims 1, 3-7, and 9-20 are pending in this application. Reconsideration of the rejection

is respectfully requested in view of the following remarks.

II.   Claim Rejections

    A.   Rejection of Claims 1, 3-6, 14, 15, and 17-20 under 35 U.S.C. §103

Claims 1, 3-6, 14, 15, and 17-20 have been rejected under 35 U.S.C. §103 over U.S.

Patent No. 7,395,239 to Riseman in view of U.S. Patent No. 6,385,594 to Lebda et al.

(hereinafter "Lebda") and in further view of U.S. Patent No. 5,870,721 to Norris. This rejection

is respectfully traversed.

Applicant notes that in order to establish a *prima facie* case of obviousness of a claimed

invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490

F.2d 981, 180 USPQ 580 (CCPA 1974). That is, "[a]ll words in a claim must be considered in

judging the patentability of that claim against the prior art." *In re Wilson*, 424 F.2d 1382, 165

USPQ 494, 496 (CCPA 1970); *In re Edward S. Lowry*, 32 F.3d 1579, 1582 (Fed. Cir. 1994).

The combination of Riseman, Lebda, and Norris fails to disclose all of the features of

pending independent claims 1 and 6. The Office Action states that Riseman discloses all features

of claims 1 and 6 except (a) sending a loan application to a credit approval agency, (b) a loan

forms database storing forms used in the creation of loan documents (c) a loan document

creation server, wherein the loan processor computing system, upon approving the loan

application, automatically forwards the loan application to the loan document creation server, the

loan document creation server generating and sending the loan document to the customer; and

(d) multiple branch terminals configured for receiving the loan information at branch locations.

Even if combined, Riseman, Lebda, and Norris would not have resulted in the invention as set forth in claim 1. Specifically, with respect to claim 1, Riseman, Lebda, and Norris fail to disclose (1) a web site coupled to the network, the web site prompting the customer to enter the loan information, receiving the loan information, and *merging the loan information with a loan application form to produce a loan application*; (2) a loan processor computing system hosting the web site and storing the loan application form, the loan processor computing system receiving the loan application and automatically performing a credit check on the customer based on the loan application, *wherein the loan processor computing system performs the credit check by sending the loan application to a credit approval agency*, (3) a loan forms database storing forms used in the creation of loan documents; (4) *a loan document creation server coupled to the loan processor computing system and the loan forms database, wherein the loan processor computing system, upon approving the loan application, automatically forwards the loan application to the loan document creation server, the loan document creation server accessing the loan forms database and automatically generating and sending the loan document to the customer;* and (5) multiple branch terminals configured for receiving the loan information at branch locations.

With respect to (1), the Office Action references Riseman at Column 4, line 37 through Column 5, line 17 and Figure 1 to disclose this limitation. However, this section of Riseman fails to disclose merging the loan information with a loan application form to produce a loan application.

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In the claimed invention, a loan application is created from the loan information so that the application is forwarded both to a credit agency and to a document server for creation of loan documents. However, in the system of Riseman, no documents are forwarded, rendering the merging of information to create a loan application unnecessary. No document server is included and furthermore, the computer running the Mortgage system software (MSS) 106 in Riseman performs all of the processing steps, thereby eliminating the need for a loan application for forwarding. Accordingly, it is not necessary for Riseman to merge information from a form to create a loan application, since the MSS unilaterally evaluates the entered information. For example, as set forth in Column 5, lines 31-35, in step 204, the MSS automatically accesses and reviews data regarding the applicant's credit history. Further, in step 206, the MSS applies underwriting rules and in step 208, the MSS determines whether to approve the loan. In Riseman, it appears that the entered information itself, as entered by the user comprises the "loan application".

Riseman also fails to disclose (2) the loan processor computing system performs the credit check *by sending the loan application to a credit approval agency*, since Riseman at most collects information from a credit agency, but does not send a loan application to another entity. Norris also fails to disclose this feature. The Office Action references column 6, lines 8-45 of Norris. However, these sections are not relevant to the claimed feature of *sending the loan applicant to a credit approval agency*. Instead, this section refers to internal analysis by the neural network once information from the credit bureau is received. Rather, Column 4, lines 35-56 describe the credit approval process. *Norris does not send the loan application to the credit bureau.* Rather, Norris sends the "applicant's name, address and social security number to the credit bureau." Applicant's specification on page 7, line 22 through page 8, line 6 describes the

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claimed process, which differs from merely sending the applicant's name to obtain a credit

report. When sending the application to the credit bureau as claimed, the bureau may have a

"loan decisioning calculator which determines whether the customer 88 has enough income…".

(See page 8, lines 1-10 of present specification.) To make this determination, the bureau would

need more than the applicant's name and social security number, which are the only items of

information obtained by Norris before the credit bureau is consulted. (See Column 5, line 60

through Column 6, line 7 of Norris).

Riseman and Norris both fail to specifically disclose (3) a loan forms database storing

forms used in the creation of loan documents. Riseman merely states that traditional methods are

used and although the process of Norris results in the output of documents, Norris fails to

provide any description whatsoever as to how these documents are created.

Riseman and Norris both fail to disclose (4) *a loan document creation server coupled to*
the loan processor computing system and the loan forms database, wherein the loan processor
computing system, upon approving the loan application, automatically forwards the loan
application to the loan document creation server, the loan document creation server accessing
the loan forms database and automatically generating and sending the loan document to the
customer. As set forth above, Riseman generates documents using traditional methods.

Although Norris ultimately provides these documents to the customer, this step is not described

as being part of the closed loop automated process of Norris. Thus, it is assumed that Norris also

generates these documents using traditional methods. As set forth in the title of Norris and

throughout the specification, the automated process of Norris is directed to loan approval.

Document origination is not addressed in the disclosure of Norris. Thus, Norris fails to disclose

a loan document creation server that generates documents by accessing a forms database upon

receiving the approved loan application from the loan processor computer system.

Furthermore, the references fail to disclose multiple branch terminals configured for

receiving the loan information at branch locations as required in the independent claims. The

Office Action applies Lebda to show this feature and points to the Abstract and figures.

However, Lebda fails to show this feature. Lebda merely shows a database containing

information related to multiple lenders and filtering of data at a central computer for eventual

transmission to lenders. Lebda fails to disclose both "branch terminals" and "branch locations"

receiving loan information from the customer and further fails to disclose a network coupled to

the customer interface and the branch terminals, the network receiving the loan information from

at least one of the customer interface and the branch terminals.

Accordingly, Norris and Lebda fail to obviate the above-mentioned deficiencies of

Riseman. Thus, even if combined, Riseman, Lebda, and Norris would not have resulted in the

invention of claim 1. Accordingly, a *prima facie* case of obviousness cannot be established.

Specifically, before considering what would be obvious to one of ordinary skill in the art at the

time of the invention, the art must teach or suggest the claim limitations. See MPEP §2143.

Furthermore, no motivation would have existed to modify Riseman with the disclosures

of Norris and Lebda. As set forth above, neither Norris nor Riseman provides a system for

generating loan documents. Instead, both references disclose systems for obtaining loan

approval and contain no reference to document generation. Because the two references merely

disclose different processes for performing the same action (loan approval), no purpose would

have been served by combining them. Lebda discloses a process for coordinating loan

qualification between multiple lending institutions. The disclosure of Lebda is therefore not relevant to the disclosures of Riseman or Norris, or to the claimed invention. While Riseman and Norris address the loan approval process, coordination between lenders is not discussed.

Thus, the combination of the teaching of Riseman, Norris, and Lebda is insufficient to establish a *prima facie* case of obviousness against claim 1 because the combination of references fails to disclose each claimed feature and because no motivation would have existed to combine the references.

Independent claim 6 sets forth similar limitations to those set forth above with respect to claim 1 in method form and therefore defines over the art of record for reasons parallel to those set forth above with respect to claim 1. The combination of Riseman and Norris fails to disclose these features and therefore a *prima facie* case of obviousness has not been established.

As set forth above, even if combined, Riseman and Norris fail to disclose each and every claimed feature. Accordingly, the Office Action does not establish a *prima facie* case of obviousness. Specifically, before considering what would be obvious to one of ordinary skill in the art at the time of the invention, the art must teach or suggest the claim limitations. See MPEP §2143.

Thus, the combination of the teaching of Riseman and Norris is insufficient to establish a *prima facie* case of obviousness against claim 1 and 6 because the combination of references fails to disclose each claimed feature and because no motivation would have existed to combine the references.

The Office Action fails to establish a *prima facie* case of obviousness that the pending claims are unpatentable. "During patent examination, the PTO bears the initial burden of presenting a *prima facie* case of unpatentability." *In re Glaug*, 283 F.3d 1135, 62 U.S.P.Q.2d 1151, 1152 (Fed. Cir. 2002). "If the PTO fails to meet this burden, the applicant is entitled to the patent." Id. "To support the conclusion that the claimed combination is directed to obvious subject matter, either the references must expressly or impliedly suggest the claimed combination or the Examiner must present a convincing line of reasoning as to why the artisan would have found the claimed invention to have been obvious in light of the teachings of the references." *Ex parte Clapp*, 227 U.S.P.Q. 972, 973 (Bd. Pat. App. & Int.. 1985). The references applied in the Office Action fail to suggest the claimed invention for at least the reasons set forth with regard to each claim below. An artisan of ordinary skill would not have found the claimed invention to have been obvious in light of the teaching of the applied references. As the Examiner has not presented a *prima facie* case of unpatentability, applicant is entitled to a patent.

Claims 3-6, 14, 15, and 17-20 depend from claims 1 and 6, and define over the art of record for at least the reasons set forth above with respect to claims 1 and 6. Accordingly, withdrawal of the rejection under 35 U.S.C. §103 is respectfully requested.

B.   Rejection of Claims 7-13 and 16 under 35 U.S.C. §103

Claims 7-13 and 16 have been rejected under 35 U.S.C. §103 over Riseman, Lebda, and Norris and in further view of U.S. Patent No. 5,740,035 to Cohen. This rejection is respectfully traversed.

Cohen fails to obviate the deficiencies of Lebda, Norris and Riseman noted above. Independent claim 7 defines over the art of record for at least the reasons set forth above with respect to claim 1 and additionally includes the features of analyzing the received loan information for completeness and prompting the customer if the received loan information is incomplete and merging, at the loan approval system computer, the loan information with a loan application form stored at the loan approval system computer, to produce a loan application.

Claims 8-13 and 16 depend from claim 7 and therefore define over the art of record for at least the reasons set forth above with respect to claims 1, 6, and 7. Withdrawal of the rejection is respectfully requested.

III.   Conclusion

As set forth above, applicants respectfully submit that all claims are in condition for allowance. Withdrawal of all rejections and prompt passage to issuance are earnestly requested. In the event Applicants have overlooked the need for an extension of time, payment of fee, or additional payment of fee, Applicants hereby petition therefore and authorize that any charges be made to Deposit Account No. 50-4494.

Should the Examiner have any questions regarding any of the above, the Examiner is respectfully requested to telephone the undersigned at 202-346-4016.

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Respectfully submitted,

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